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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/687,892	10/13/2000	Phillip Koh-Kwe Hsu	4034-61	8983

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EXAMINER

VINCENT, DAVID ROBERT

ART UNIT	PAPER NUMBER
3628	

DATE MAILED: 08/04/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

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<b>Office Action Summary</b>	<b>Application No.</b> 09/687,892	<b>Applicant(s)</b> HSU ET AL.	
	<b>Examiner</b> David R. Vincent	<b>Art Unit</b> 3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 27 January 2005.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-21 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
     Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
     Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)  | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date <u>1/8/01</u> . | 6) <input type="checkbox"/> Other: _____  |

Handwritten mark resembling a stylized 'A' or 'H'.

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***Response to Arguments***

1. Applicant's arguments (filed 1/27/05) with respect to claims 1-21 have been considered but are moot in view of the new ground(s) of rejection.

***Claim Rejections - 35 USC § 102***

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999 (AIPA) and the Intellectual Property and High Technology Technical Amendments Act of 2002 do not apply when the reference is a U.S. patent resulting directly or indirectly from an international application filed before November 29, 2000. Therefore, the prior art date of the reference is determined under 35 U.S.C. 102(e) prior to the amendment by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

Claims 1-21 are rejected under 35 U.S.C. 102(e) as being anticipated by Reed (US 6,088,717).

Reed discloses:

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1. A computer system (Figs. 1, 8; col. 100, lines 58-67; col. 134, line 30-col. 136, line 41) for delivering at least one financial message (email, Fig. 8; 842, Fig. 17; col. 19, lines 26-40; col. 1, lines 50-53; email notification, col. 6, lines 63-67; receipt of financial transaction, cols. 119-123.

especially col. 122, lines 35-67) to a client user (2, Fig. 1) regarding financial activity (e.g., sales/price data, Figs. 23-24; payment activity, col. 95, lines 58-65; car price data, col. 115, line 2-col. 116, line 62), the computer system comprising at least one computing device comprising:

a registration system program configured to register a client user and determine messages to be received by the client user (Figs. 23-24; contact information, col. 1, lines 45-50; logon, col. 4, lines 45-58; storing email addresses, col. 5, lines 5-11; establish an account, col. 4, lines 54-58) ;

a message creation system program (Figs, 1, 8, 17; cols. 115-118, especially col. 117, lines 13-25) configured to monitor financial activity (e.g., sales/price data, **Figs. 23-24**; searching ads and then paging the potential buyer, col. 115, line 2-col. 118, line 35; col. 122, lines 35-67), create messages as requested by the client user regarding the activity and deliver messages (Figs. 23-24; or col. 2, lines 2-5;

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customer preferences, col. 4, lines 45-58; col. 5, lines 5-66);  
and

an intervention system program configured to allow an internal user (e.g., col. 7, lines 54-59; provider program used to edit, col. 8, lines 65-67) of the system to at least one of add to and edit content of a message to a client user prior to delivery.

2. the registration system program includes a registration interface module configured to create a client user preference designation interface to determine the messages to be received by the client user (Figs. 23-24; or col. 2, lines 2-5; consumer editable, col. 20, lines 5-16; registering email addresses and system IDs, col. 24, lines 25-65; paging the potential buyer when preference met, col. 115, line 2-col. 116, line 62).

3. a program for providing a user message inbox for viewing a client user message (using an email program, col. 27, lines 59-67; Fig. 8; col. 6, lines 1-27; storing emails, col. 5, lines 5-40; col. 90, lines 32-67).

4. wherein the system is accessible by the client user from an online financial transaction forum (e.g., col. 7, lines 2-12; cols. 119-123, especially col. 122, lines 35-67; broadcasting, col. 136, lines 27-41).

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5 further comprising an internal user interface system program (col. 6, lines 1-27; col. 7, lines 54-59; col. 142, lines 30-col. 144, line 33).

6 wherein the internal user interface system program (provider program, Figs. 1, 5, 7, 21; col. 7, lines 54-59) comprises a financial advisor interface module configured to provide:

an advisor client user preference designation interface for designating client user preferences (Figs. 23-34),

an advisor preference interface for designating advisor message preferences (provider program, Figs. 1, 5, 7, or 21; col. 7, lines 54-59); and

an advisor message inbox for viewing client user or advisor messages (provider/email program, Figs. 1, 5, 7, 21).

7 a program providing a client user searching mechanism (e.g., Fig. 14; col. 32, lines 50-62; querying, col. 38, lines 4-20; col. 62, lines 1-30; col. 90, lines 32-67; searching ads and then paging the potential buyer, col. 115, line 2-col. 116, line 62);

8 a reporting system program for generating reports (col. 15, lines 43-58; col. 29, lines 18-47; col. 31, lines 41-48; col. 90, lines 32-67; col. 93, line 40-col. 94, line 44);

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9 a program for providing a user list edit interface which prevents delivery of a message to the client user (Figs. 23-34; filtering email, col. 27, lines 59-67; col. 28, lines 31-44; or col. 142, lines 30-col. 144, line 33).

10 a program for providing a manager user message viewing interface (provider program, Figs. 1, 5, 7, 21; col. 90, lines 32-67);

11 a program for providing a client service agent interface including a message viewing interface (col. 6, lines 1-27; or Fig. 8; email programs, Figs. 1, 5, 7, 21);

12 a program for providing a marketing interface including a disclaimer interface (licensing rules, col. 95, lines 4-12), a message type creating interface and a message template editing interface (see, e.g., email program, Figs. 1, 5, 7, 21; col. 44-61; col. 13, lines 46-50; col. 28, lines 1-16);

13 a market feed for supplying market data (the term market is not further defined, reads on at least clothing market, sales/price data, Figs. 23-24; inputting market data about e.g., prices of automobiles and then paging the potential buyer, col. 115, line 2-col. 118, line 35);

14 a security and authentication system program for controlling access to and within the system (e.g., col. 26,

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lines 18-41; Fig. 6A; col. 98, lines 9-47; col. 108, line 15-  
col. 113, line 64);

15 a program for providing at least one of an on-line chat  
system, a video conference system and a web casting system  
(e.g., col. 7, lines 2-12; many-to-many, col. 2, lines 1-41);

16 the messages are deliverable via electronic mail,  
facsimile, telephone, or wireless device (e.g., col. 44-61; col.  
13, lines 46-50; col. 28, lines 1-16).

17 An internal user interface system for an internal user of a  
financial message delivery system, the interface system  
comprising:

means for designating internal user message preferences  
(e.g., col. 7, lines 54-59; provider program used to edit, col.  
8, lines 65-67);

means for designating client user message preferences  
(searching ads and then paging the potential buyer, col. 115,  
line 2-col. 116, line 62);

means for viewing client user or internal user messages  
(Figs. 1, 8; col. 100, lines 58-67);

means for replying to client user messages (e.g., email  
program, Figs. 1, 5, 7, 21; or col. 44-61; col. 13, lines 46-50;  
col. 28, lines 1-16),



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means for creating messages (email program, Figs. 1, 5, 7, 21), and

means for searching for messages for a client user (e.g., Fig. 14; col. 32, lines 50-62; querying, col. 38, lines 4-20; col. 62, lines 1-30; col. 90, lines 32-67; searching ads and then paging the potential buyer, col. 115, line 2-col. 116, line 62);

18 A computerized method for delivering a financial message to a client user in a financial communication system, comprising the steps of:

gathering client user message preferences from the client user (Figs. 23-24; or paging the potential buyer when criteria met, col. 115, line 2-col. 116, line 62);

creating a client user message in accordance with the client user message preferences (Figs. 23-24; col. 116, lines 52- 62; col. 44-61; col. 13, lines 46-50; col. 28, lines 1-16), and

providing a user interface allowing an internal user to add a personalized note to the client user message prior to delivery (col. 7, lines 54-59; email program, Figs. 1, 5, 7, 21; or col. 44-61; col. 13, lines 46-50; col. 28, lines 1-16);

19 the step of gathering client user message preferences comprises providing a user interface for an internal user

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designation of the client user message preferences (Figs. 23-24; or col. 2, lines 2-5; consumer editable, col. 20, lines 5-16; registering email addresses and system IDs, col. 24, lines 25-65; paging the potential buyer when preference met, col. 115, line 2-col. 116, line 62);

20 the step of creating a client user message comprises the steps of monitoring financial activity (e.g., sales/price data, Figs. 23-24; payment activity, col. 95, lines 58-65; car price data, col. 115, line 2-col. 116, line 62), and preparing a client user message regarding the financial activity (paging the potential buyer when preference met, col. 115, line 2-col. 116, line 6);

21 reviewing messages prior to delivery for regulatory compliance (licensing rules, col. 95, lines 4-12; paging the potential buyer when preference met, compliance of ad provider, col. 115, line 2-col. 116, line 6; sales/price data, Figs. 23-24).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to David R. Vincent whose telephone number is 571 272 3080. The examiner can normally be reached on M-TH.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Sam Sough can be

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reached on 571 272 6799. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

*David R Vincent* 6/23/05  
David R Vincent  
Primary Examiner  
Art Unit 3628

June 23, 2005

*[Signature]*  
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